



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [STIFEL FINANCIAL CORP.](#)

City/State [SAINT LOUIS, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [35,087,698](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)
[501 NORTH BROADWAY](#)

[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	34,335,729	27,696,994	29,768,824	25,292,770	24,155,018
Net income (\$000)	173,549	173,015	824,858	503,472	448,396
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.83			1.66			1.71			1.84			2.31		
+ Non-interest income	11.18			14.73			14.20			13			11.52		
– Overhead expense	10.27			13.17			12.37			12.13			11.29		
– Provision for credit losses	0.10			-0.08			-0.04			0.13			0.04		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	2.65			3.31			3.59			2.59			2.49		
Net operating income	2.02			2.50			2.77			1.99			1.86		
Net income	2.02			2.50			2.77			1.99			1.86		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.36			2.41			2.36			2.61			3.77		
Interest expense	0.13			0.27			0.20			0.32			0.91		
Net interest income (tax equivalent)	2.23			2.14			2.16			2.29			2.86		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0.03			0.04			0			0		
Earnings coverage of net loan and lease losses (X)				238.37			202.53			8,897.21			2,636.86		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.55			0.80			0.56			0.93			0.86		
Allowance for loan and lease losses / Total loans and leases	0.54			0.78			0.55			0.89			0.83		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.09			0.10			0.10			0.11			0.13		
30–89 days past due loans and leases / Total loans and leases	0			0.03			0.03			0.04			0.10		
Liquidity and Funding															
Net noncore funding dependence	-28			-36.78			-30.93			-39.78			-20.21		
Net short-term noncore funding dependence	-33.40			-44.13			-36.62			-48.02			-26.18		
Net loans and leases / Total assets	54.80			48.42			52.83			46.96			46.18		
Capitalization															
Tier 1 leverage ratio	11.28			11.48			11.72			11.89			9.97		
Holding company equity capital / Total assets	14.40			15.35			14.79			15.93			14.69		
Total equity capital (including minority interest) / Total assets	14.40			15.35			14.79			15.93			14.91		
Common equity tier 1 capital / Total risk-weighted assets	15.18			15.96			15.18			16.50			15.20		
Net loans and leases / Equity capital (X)	3.80			3.15			3.57			2.95			3.14		
Cash dividends / Net income	26.77			15.47			13.34			16.73			15.18		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	24.68			8.67			27.99			8.10			0.37		
Equity capital	17.03			24.45			18.78			17.26			14.12		
Net loans and leases	41.13			13.21			43.97			9.93			14.52		
Noncore funding	29.07			-46.09			9.52			-56.72			-14.54		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			8.30		
Long-term debt / Equity capital	22.04			25.76			22.11			26.24			19.84		
Equity investment in subsidiaries / Equity capital	99.97			99.70			100.33			97.62			107.03		
Cash from ops + noncash items + op expense / Op expense + dividends	182.12			114.46			239.69			113.77			202.07		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	128,292	93,739	407,530	361,890	431,551	36.86	142.22
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	128,292	93,739	407,530	361,890	431,551	36.86	142.22
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	128,292	93,739	407,530	361,890	431,551	36.86	142.22
Investment interest income (tax equivalent).....	34,751	30,698	131,656	153,465	235,058	13.20	-18.89
Interest on balances due from depository institutions.....	1,014	262	1,625	1,726	10,313	287.02	31.01
Interest income on other earning assets.....	2,689	4,967	15,440	15,156	58,177	-45.86	-63.43
Total interest income (tax equivalent).....	166,746	129,666	556,251	532,237	735,099	28.60	60.43
Interest on time deposits of \$250K or more.....	82	281	585	2,878	13,717	-70.82	811.11
Interest on time deposits < \$250K.....	79	161	517	2,081	14,273	-50.93	887.50
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	767	841	3,407	9,591	67,823	-8.80	-56.20
Interest on other borrowings and trading liabilities.....	8,529	13,157	41,489	51,228	82,118	-35.18	-39.64
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	9,457	14,440	45,998	65,778	177,931	-34.51	-40.51
Net interest income (tax equivalent).....	157,289	115,226	510,253	466,459	557,168	36.50	78.66
Non-interest income.....	959,668	1,020,268	4,228,553	3,288,725	2,783,853	-5.94	63.53
Adjusted operating income (tax equivalent).....	1,116,957	1,135,494	4,738,806	3,755,184	3,341,021	-1.63	65.50
Overhead expense.....	881,178	912,149	3,681,508	3,066,975	2,727,914	-3.40	49.72
Provision for credit losses.....	8,240	-5,252	-11,502	33,925	9,977		34.33
Securities gains (losses).....	0	42	76	338	-262	-100.00	
Other tax equivalent adjustments.....	0	259	1	0	-502	-100.00	
Pretax net operating income (tax equivalent).....	227,539	228,898	1,068,877	654,622	602,366	-0.59	183.73
Applicable income taxes.....	53,560	54,877	242,223	147,688	149,152	-2.40	296.54
Tax equivalent adjustments.....	430	1,006	1,796	3,462	3,228	-57.26	-63.50
Applicable income taxes (tax equivalent).....	53,990	55,883	244,019	151,150	152,380	-3.39	267.65
Minority interest.....	0	0	0	0	1,590		
Net income before discontinued operations, net of minority interest.....	173,549	173,015	824,858	503,472	448,396	0.31	164.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	173,549	173,015	824,858	503,472	448,396	0.31	164.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	173,549	173,015	824,858	503,472	449,986	0.31	164.91
Investment securities income (tax equivalent).....	34,751	30,698	131,656	153,465	235,058	13.20	-18.89
US Treasury and agency securities (excluding mortgage-backed securities) ..	-315	877	2,450	2,445	6,637		
Mortgage-backed securities.....	4,408	3,266	15,331	16,352	29,248	34.97	-60.03
All other securities.....	30,658	26,555	113,875	134,668	199,173	15.45	3.94
Cash dividends declared.....	46,452	26,759	110,024	84,228	68,062	73.59	1881.74
Common.....	37,132	18,470	74,437	56,967	50,743	101.04	
Preferred.....	9,320	8,289	35,587	27,261	17,319	12.44	297.61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.94			1.87			1.87			2.10			3.04		
Less: Interest expense	0.11			0.21			0.15			0.26			0.74		
Equals: Net interest income (tax equivalent)	1.83			1.66			1.71			1.84			2.31		
Plus: Non-interest income	11.18			14.73			14.20			13			11.52		
Equals: adjusted operating income (tax equivalent)	13.01			16.40			15.92			14.85			13.83		
Less: Overhead expense	10.27			13.17			12.37			12.13			11.29		
Less: Provision for credit losses	0.10			-0.08			-0.04			0.13			0.04		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	2.65			3.31			3.59			2.59			2.49		
Less: Applicable income taxes (tax equivalent)	0.63			0.81			0.82			0.60			0.63		
Less: Minority interest	0			0			0			0			0.01		
Equals: Net operating income	2.02			2.50			2.77			1.99			1.86		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.02			2.50			2.77			1.99			1.86		
Memo: Net income (last four quarters)	2.63			2.27			2.77			1.99			1.86		
Net income—BHC and noncontrolling (minority) interest	2.02			2.50			2.77			1.99			1.86		
Margin Analysis															
Average earning assets / Average assets	82.23			77.67			79.24			80.63			80.69		
Average interest-bearing funds / Average assets	72.87			69.14			70.46			71.94			71.50		
Interest income (tax equivalent) / Average earning assets	2.36			2.41			2.36			2.61			3.77		
Interest expense / Average earning assets	0.13			0.27			0.20			0.32			0.91		
Net interest income (tax equivalent) / Average earning assets	2.23			2.14			2.16			2.29			2.86		
Yield or Cost															
Total loans and leases (tax equivalent)	2.78			2.92			2.86			3.04			4.12		
Interest-bearing bank balances	0.30			0.07			0.12			0.12			1.09		
Federal funds sold and reverse repos	-0.30			-0.32			-0.41			0.05			1.99		
Trading assets	1.42			1.38			1.29			1.47			1.91		
Total earning assets	2.36			2.40			2.35			2.59			3.75		
Investment securities (tax equivalent)	1.89			1.96			1.88			2.43			3.58		
US Treasury and agency securities (excluding mortgage-backed securities)	-0.61			1.33			1			0.84			1.76		
Mortgage-backed securities	1.80			1.20			1.43			1.91			2.39		
All other securities	1.99			1.90			1.90			2.60			4.02		
Interest-bearing deposits	0.02			0.03			0.02			0.09			0.68		
Time deposits of \$250K or more	2.88			2.84			2.23			2.55			2.27		
Time deposits < \$250K	2.25			1.55			1.73			1.87			2.78		
Other domestic deposits	0.01			0.02			0.02			0.06			0.49		
Foreign deposits															
Federal funds purchased and repos	0.08			-0.08			-0.08			0.69			2.59		
Other borrowed funds and trading liabilities	0.01			0.06			0.01			0.20			0.36		
All interest-bearing funds	0.15			0.30			0.22			0.36			1.03		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	959,668	1,020,268	4,228,553	3,288,725	2,783,853
Fiduciary activities income	7,010	5,401	24,063	18,885	17,032
Service charges on deposit accounts - domestic	421	448	1,850	1,610	1,692
Trading revenue	16,068	29,493	86,418	72,136	26,567
Investment banking fees and commissions	566,338	659,164	2,752,395	2,125,175	1,768,397
Insurance activities revenue	21,254	22,603	90,433	76,239	76,792
Venture capital revenue	0	0	0	0	0
Net servicing fees	217	-108	-17	-311	726
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,212	20,552	45,398	68,553	7,346
Other non-interest income	342,148	282,715	1,228,013	926,438	885,301
Total overhead expenses	881,178	912,149	3,681,508	3,066,975	2,727,914
Personnel expense	673,754	697,933	2,820,570	2,279,640	1,978,178
Net occupancy expense	51,374	48,583	196,819	194,259	177,066
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,094	4,268	31,932	17,556	19,287
Other operating expenses	150,956	161,365	632,187	575,520	553,383
Fee income on mutual funds and annuities	66,780	70,019	286,005	250,224	256,676
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,709	8,595	8,629	8,581	8,279
Average personnel expense per employee	77.36	81.20	326.87	265.66	238.94
Average assets per employee	3,942.56	3,222.45	3,449.86	2,947.53	2,917.63

Analysis Ratios

Mutual fund fee income / Non-interest income	6.96			6.86			6.76			7.61			9.22		
Overhead expenses / Net Interest Income + non-interest income	78.92			80.38			77.72			81.75			81.74		

Percent of Average Assets

Total overhead expense	10.27			13.17			12.37			12.13			11.29		
Personnel expense	7.85			10.08			9.47			9.01			8.19		
Net occupancy expense	0.60			0.70			0.66			0.77			0.73		
Other operating expenses	1.82			2.39			2.23			2.34			2.37		
Overhead less non-interest income	-0.91			-1.56			-1.84			-0.88			-0.23		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	78.89			80.33			77.69			81.67			81.65		
Personnel expense	60.32			61.47			59.52			60.71			59.21		
Net occupancy expense	4.60			4.28			4.15			5.17			5.30		
Other operating expenses	13.97			14.59			14.01			15.79			17.14		
Total non-interest income	85.92			89.85			89.23			87.58			83.32		
Fiduciary activities income	0.63			0.48			0.51			0.50			0.51		
Service charges on domestic deposit accounts	0.04			0.04			0.04			0.04			0.05		
Trading revenue	1.44			2.60			1.82			1.92			0.80		
Investment banking fees and commissions	50.70			58.05			58.08			56.59			52.93		
Insurance activities revenue	1.90			1.99			1.91			2.03			2.30		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0.02			-0.01			0			-0.01			0.02		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.56			1.81			0.96			1.83			0.22		
Other non-interest income	30.63			24.90			25.91			24.67			26.50		
Overhead less non-interest income	-7.03			-9.52			-11.54			-5.91			-1.67		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.54			23.97			22.66			22.56			24.76		
Applicable income tax + TE / Pretax net operating income + TE	23.73			24.41			22.83			23.09			25.30		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,116,568	5,418,782	6,517,771	5,204,219	4,357,980	31.33	200.78
Commercial and industrial loans	8,331,899	5,338,186	7,976,285	4,788,786	3,822,672	56.08	250.90
Loans to individuals	2,148,848	1,672,751	2,147,164	1,556,737	1,489,425	28.46	78.79
Loans to depository institutions and acceptances of other banks	0	0	0	0	20,000		
Agricultural loans	611	552	651	293	4,647	10.69	5.34
Other loans and leases	1,734,782	1,302,233	1,445,912	1,056,502	1,766,376	33.22	14.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	19,332,708	13,732,504	18,087,783	12,606,537	11,461,100	40.78	159.32
Less: Allowance for loan and lease losses	104,198	107,668	99,344	112,029	95,579	-3.22	103.12
Net loans and leases	19,228,510	13,624,836	17,988,439	12,494,508	11,365,521	41.13	159.71
Debt securities that reprice or mature in over 1 year	1,519,581	1,480,076	1,661,304	1,180,261	1,325,308	2.67	-40.90
Mutual funds and equity securities	13,730	33,517	13,893	29,496	34,023	-59.04	-39.86
Subtotal	20,761,821	15,138,429	19,663,636	13,704,265	12,724,852	37.15	107.66
Interest-bearing bank balances	1,352,223	1,229,566	1,375,348	1,595,114	934,937	9.98	260.77
Federal funds sold and reverse repos	807,664	470,026	579,866	217,931	385,008	71.83	153.31
Debt securities that reprice or mature within 1 year	5,722,858	5,471,453	5,801,147	5,167,420	4,785,648	4.59	43.19
Trading assets	1,279,636	981,282	1,157,004	694,028	972,932	30.40	15.49
Total earning assets	29,924,202	23,290,756	28,577,001	21,378,758	19,803,377	28.48	89.44
Non-interest-bearing cash and due from depository institutions	372,260	291,018	774,326	857,091	339,033	27.92	42.65
Premises, fixed assets, and leases	928,733	940,545	918,941	961,096	1,107,928	-1.26	437.11
Other real estate owned	122	122	122	122	122	0.00	
Investment in unconsolidated subsidiaries	0	5,000	0	5,000	5,000	-100.00	-100.00
Intangible and other assets	3,862,381	3,614,140	3,779,325	3,402,187	3,354,765	6.87	33.14
Total assets	35,087,698	28,141,581	34,049,715	26,604,254	24,610,225	24.68	83.36
Quarterly average assets	34,335,729	27,696,994	32,335,819	25,890,207	24,272,834	23.97	81.27
Average loans and leases (YTD)	18,452,441	12,833,029	14,243,901	11,892,266	10,478,528	43.79	153.34
Memoranda							
Loans held-for-sale	315,427	330,521	207,715	551,248	389,693	-4.57	52.58
Loans not held-for-sale	19,017,281	13,401,983	17,880,068	12,055,289	11,071,407	41.90	162.36
Real estate loans secured by 1-4 family	6,105,940	4,428,652	5,595,095	4,283,695	3,472,649	37.87	168.52
Commercial real estate loans	1,010,628	990,130	922,676	920,524	885,295	2.07	996.82
Construction and land development	518,441	560,765	508,549	496,370	399,379	-7.55	3633.28
Multifamily	0	35,149	0	35,395	28,841	-100.00	
Nonfarm nonresidential	492,187	394,216	414,127	388,759	457,075	24.85	528.95
Real estate loans secured by farmland	0	0	0	0	36		
Total investment securities	7,256,169	6,985,046	7,476,344	6,377,177	6,144,979	3.88	10.10
U.S. Treasury securities	0	0	0	0	810		
US agency securities (excluding mortgage-backed securities)	202,793	262,940	226,804	273,717	330,625	-22.87	-51.49
Municipal securities	2,366	2,428	2,399	2,453	24,297	-2.55	-96.73
Mortgage-backed securities	924,302	1,094,786	1,026,740	893,593	957,174	-15.57	-53.44
Asset-backed securities	5,382,104	4,879,815	5,414,616	4,546,160	4,122,740	10.29	66.75
Other debt securities	730,874	711,560	791,892	631,758	675,310	2.71	-15.45
Mutual funds and equity securities	13,730	33,517	13,893	29,496	34,023	-59.04	-39.86
Available-for-sale securities	1,926,143	2,190,128	2,113,893	2,230,297	3,254,737	-12.05	-43.36
U.S. Treasury securities	0	0	0	0	810		
US agency securities (excluding mortgage-backed securities)	202,793	262,940	226,804	273,717	330,625	-22.87	-51.49
Municipal securities	2,366	2,428	2,399	2,453	24,297	-2.55	-96.73
Mortgage-backed securities	924,302	1,094,786	1,026,740	893,593	957,174	-15.57	122.43
Asset-backed securities	65,808	118,414	66,058	428,776	1,266,521	-44.43	-96.01
Other debt securities	730,874	711,560	791,892	631,758	675,310	2.71	-11.34
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-64,764	3,624	-5,077	-9,424	-28,336		
Available-for-sale securities appreciation (depreciation)	-95,693	24,010	9,379	45,795	696		
Structured notes, fair value	5,247,420	4,780,782	5,332,748	4,311,796	4,593,148	9.76	62.34
Pledged securities	1,964,430	1,699,059	2,023,865	1,928,304	1,714,564	15.62	-50.00

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	618,435	524,338	626,633	411,890	165,656	17.95	7689.83
NOW, ATS and transaction accounts	1,637,593	1,194,850	1,604,223	895,429	1,329,308	37.05	1036.43
Time deposits less brokered deposits < \$250K	118	15,032	338	16,884	-744,024	-99.22	
MMDA and other savings accounts	21,915,791	16,931,013	21,022,351	15,991,525	13,314,660	29.44	89.82
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	24,171,937	18,665,233	23,253,545	17,315,728	14,065,600	29.50	1045.08
Time deposits of \$250K or more	11,401	27,132	11,401	52,097	205,318	-57.98	1744.82
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	530,195	208,228	385,528	190,955	391,634	154.62	141.30
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	400,936	231,850	149,219	145,274	1,158,483	72.93	-59.46
Other borrowings w/remaining maturity over 1 year	1,113,747	1,112,672	1,113,478	1,112,409	717,010	0.10	40.06
Brokered deposits < \$250K	12,289	22,768	15,402	28,672	1,061,663	-46.03	-99.87
Noncore funding	2,068,568	1,602,650	1,675,028	1,529,407	3,534,108	29.07	-82.16
Trading liabilities	941,415	644,762	756,150	437,978	662,852	46.01	24.78
Subordinated notes and debentures + trust preferred securities	60,000	60,000	60,000	60,000	60,000	0.00	-11.11
Other liabilities	2,791,434	2,850,064	3,270,033	3,022,375	2,617,875	-2.06	52.44
Total liabilities	30,033,354	23,822,709	29,014,756	22,365,488	20,940,435	26.07	83.60
Equity Capital							
Perpetual preferred stock (including surplus)	685,000	535,000	685,000	535,000	310,000	28.04	356.67
Common stock	16,749	16,749	16,749	16,753	11,166	0.00	60.22
Common surplus	1,852,276	1,814,616	1,922,382	1,888,978	1,909,286	2.08	4.79
Retained earnings	2,834,224	2,202,701	2,757,208	2,078,135	1,715,704	28.67	201.55
Accumulated other comprehensive income	-62,604	7,305	4,718	27,639	-11,705		
Other equity capital components	-271,301	-257,499	-351,098	-307,739	-319,660		
Total holding company equity capital	5,054,344	4,318,872	5,034,959	4,238,766	3,614,791	17.03	81.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	54,999		
Total equity capital, including minority interest	5,054,344	4,318,872	5,034,959	4,238,766	3,669,790	17.03	81.95
Total liabilities and capital	35,087,698	28,141,581	34,049,715	26,604,254	24,610,225	24.68	83.36
Memoranda							
Non-interest-bearing deposits	618,435	524,338	626,633	411,890	165,657	17.95	7689.83
Interest-bearing deposits	23,577,192	18,190,795	22,653,715	16,984,607	15,166,924	29.61	101.63
Total deposits	24,195,627	18,715,133	23,280,348	17,396,497	15,332,581	29.28	106.78
Long-term debt that reprices within 1 year	0	150	0	150	250,150	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,034,959	4,238,766	4,238,766	3,614,791	3,167,593		
Accounting restatements	0	0	0	-7,772	-11,117		
Net income	173,549	173,015	824,858	503,472	448,396		
Net sale of new perpetual preferred stock	0	0	140,888	225,000	154,988		
Net sale of new common stock	-120,187	-96,056	-28,435	-56,757	1,198		
Sale of treasury stock	79,797	62,278	74,568	70,182	76,627		
Less: Purchase of treasury stock	0	12,038	172,741	58,261	215,430		
Changes incident to business combinations	0	0	90,000	0	-220		
Less: Dividends declared	46,452	26,759	110,024	84,228	68,062		
Change in other comprehensive income	-67,322	-20,334	-22,921	39,344	60,818		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-7,005	0		
Holding company equity capital, ending balance	5,054,344	4,318,872	5,034,959	4,238,766	3,614,791		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	20.28			19.26			19.14			19.56			17.71		
Commercial and industrial loans	23.75			18.97			23.43			18			15.53		
Loans to individuals	6.12			5.94			6.31			5.85			6.05		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.08		
Agricultural loans	0			0			0			0			0.02		
Other loans and leases	4.94			4.63			4.25			3.97			7.18		
Net loans and leases	54.80			48.42			52.83			46.96			46.18		
Debt securities over 1 year	4.33			5.26			4.88			4.44			5.39		
Mutual funds and equity securities	0.04			0.12			0.04			0.11			0.14		
Subtotal	59.17			53.79			57.75			51.51			51.71		
Interest-bearing bank balances	3.85			4.37			4.04			6			3.80		
Federal funds sold and reverse repos	2.30			1.67			1.70			0.82			1.56		
Debt securities 1 year or less	16.31			19.44			17.04			19.42			19.45		
Trading assets	3.65			3.49			3.40			2.61			3.95		
Total earning assets	85.28			82.76			83.93			80.36			80.47		
Non-interest cash and due from depository institutions	1.06			1.03			2.27			3.22			1.38		
Other real estate owned	0			0			0			0			0		
All other assets	13.66			16.20			13.80			16.42			18.15		
Memoranda															
Short-term investments	22.47			25.48			22.78			26.24			24.81		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.58			0.93			0.67			1.03			1.34		
Municipal securities	0.01			0.01			0.01			0.01			0.10		
Mortgage-backed securities	2.63			3.89			3.02			3.36			3.89		
Asset-backed securities	15.34			17.34			15.90			17.09			16.75		
Other debt securities	2.08			2.53			2.33			2.37			2.74		
Loans held-for-sale	0.90			1.17			0.61			2.07			1.58		
Loans held for investment	54.20			47.62			52.51			45.31			44.99		
Real estate loans secured by 1-4 family	17.40			15.74			16.43			16.10			14.11		
Revolving	0.26			0.26			0.25			0.29			0.23		
Closed-end, secured by first liens	17.15			15.47			16.19			15.81			13.86		
Closed-end, secured by junior liens	0			0			0			0			0.02		
Commercial real estate loans	2.88			3.52			2.71			3.46			3.60		
Construction and land development	1.48			1.99			1.49			1.87			1.62		
Multifamily	0			0.12			0			0.13			0.12		
Nonfarm nonresidential	1.40			1.40			1.22			1.46			1.86		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.81			39.46			36.03			41.28			38.02		
Real estate loans secured by 1-4 family	31.58			32.25			30.93			33.98			30.30		
Revolving	0.46			0.54			0.46			0.62			0.49		
Closed-end	31.12			31.71			30.47			33.36			29.81		
Commercial real estate loans	5.23			7.21			5.10			7.30			7.72		
Construction and land development	2.68			4.08			2.81			3.94			3.48		
1-4 family	0			0.16			0			0.09			0.39		
Other	2.68			3.93			2.81			3.85			3.10		
Multifamily	0			0.26			0			0.28			0.25		
Nonfarm nonresidential	2.55			2.87			2.29			3.08			3.99		
Owner-occupied	0.21			0.37			0.29			0.50			0.77		
Other	2.34			2.50			2			2.58			3.22		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.17		
Commercial and industrial loans	43.10			38.87			44.10			37.99			33.35		
Loans to individuals	11.12			12.18			11.87			12.35			13		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0.04		
Other loans and leases	8.97			9.48			7.99			8.38			15.41		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	186.78			173.31			175.61			172.21			182.90		
Real estate loans secured by 1-4 family	160.26			141.64			150.75			141.75			145.75		
Revolving	2.35			2.36			2.25			2.58			2.35		
Closed-end	157.90			139.28			148.50			139.16			143.40		
Commercial real estate loans	26.52			31.67			24.86			30.46			37.16		
Construction and land development	13.61			17.94			13.70			16.42			16.76		
1-4 family	0			0.69			0			0.37			1.86		
Other	13.61			17.24			13.70			16.05			14.91		
Multifamily	0			1.12			0			1.17			1.21		
Nonfarm nonresidential	12.92			12.61			11.16			12.86			19.18		
Owner-occupied	1.05			1.64			1.39			2.09			3.69		
Other	11.87			10.97			9.77			10.78			15.50		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.84		
Commercial and industrial loans	218.68			170.73			214.91			158.46			160.44		
Loans to individuals	56.40			53.50			57.85			51.51			62.51		
Credit card loans	0.02			0.01			0.01			0.01			0.01		
Agricultural loans	0.02			0.02			0.02			0.01			0.20		
Other loans and leases	45.53			41.65			38.96			34.96			74.13		
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.02			6.84			4.82			6.80			6.96		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.48			30.03			23.47			28.37			33.47		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	26.52			31.67			24.86			30.46			37.16		

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	22.47			25.48			22.78			26.24			24.81		
Liquid assets	13.88			15.12			14.88			16.74			15.65		
Investment securities	20.68			24.82			21.96			23.97			24.97		
Net loans and leases	54.80			48.42			52.83			46.96			46.18		
Net loans, leases and standby letters of credit	54.87			48.51			52.90			47.10			46.34		
Core deposits	68.89			66.33			68.29			65.09			57.15		
Noncore funding	5.90			5.69			4.92			5.75			14.36		
Time deposits of \$250K or more	0.03			0.10			0.03			0.20			0.83		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	1.51			0.74			1.13			0.72			1.59		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.79			-0.93			-0.57			-0.10			0.03		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.14			0.82			0.44			0.55			4.71		
Earning assets that reprice within 1 year	58.48			61.44			59.77			59.68			60.03		
Interest-bearing liabilities that reprice within 1 year	67.18			64.54			66.43			63.73			61.32		
Long-term debt that reprices within 1 year	0			0			0			0			1.02		
Net assets that reprice within 1 year	-8.70			-3.11			-6.67			-4.05			-2.30		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-28			-36.78			-30.93			-39.78			-20.21		
Net short-term noncore funding dependence	-33.40			-44.13			-36.62			-48.02			-26.18		
Short-term investment / Short-term noncore funding	831.57			1,463.54			1,398.38			1,747.41			220.13		
Liquid assets - short-term noncore funding / Nonliquid assets	12.98			15.76			15.57			18.31			5.19		
Net loans and leases / Total deposits	79.47			72.80			77.27			71.82			74.13		
Net loans and leases / Core deposits	79.55			73			77.36			72.16			80.80		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.74			0.12			-0.14			-0.32			-1.24		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.58			0.79			0.26			1.56			0.03		
Structured notes appreciation (depreciation) / Tier 1 capital	-1.65			-0.04			-0.18			106.58			-1.18		
Percent of Investment Securities															
Held-to-maturity securities	73.27			68.17			71.54			64.56			46.48		
Available-for-sale securities	26.54			31.35			28.27			34.97			52.97		
U.S. Treasury securities	0			0			0			0			0.01		
US agency securities (excluding mortgage-backed securities)	2.79			3.76			3.03			4.29			5.38		
Municipal securities	0.03			0.03			0.03			0.04			0.40		
Mortgage-backed securities	12.74			15.67			13.73			14.01			15.58		
Asset-backed securities	74.17			69.86			72.42			71.29			67.09		
Other debt securities	10.07			10.19			10.59			9.91			10.99		
Mutual funds and equity securities	0.19			0.48			0.19			0.46			0.55		
Debt securities 1 year or less	78.87			78.33			77.59			81.03			77.88		
Debt securities 1 to 5 years	5.23			4.16			5.19			4.86			7.12		
Debt securities over 5 years	15.71			17.03			17.04			13.64			14.44		
Pledged securities	27.07			24.32			27.07			30.24			27.90		
Structured notes, fair value	72.32			68.44			71.33			67.61			74.75		
Percent Change from Prior Like Quarter															
Short-term investments	9.92			3.28			11.12			14.33			-20.42		
Investment securities	3.88			8.03			17.24			3.78			-15.70		
Core deposits	29.50			15.33			34.29			23.11			0.47		
Noncore funding	29.07			-46.09			9.52			-56.72			-14.54		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			8,848,245	7,075,017	4,976,015
Commit: Secured commercial real estate loans	635,833	506,665	521,560	465,968	387,616
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			6,273	4,599	4,340
Securities underwriting	0	0	0	0	537
Standby letters of credit	24,470	25,349	23,507	36,356	38,313
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	349,658	228,028	139,679	137,196	597,187
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	828,060	1,003,520	602,866	956,580	804,947
Purchased options contracts (interest rate)	57,386	67,586	57,386	67,586	24,200
Interest rate swaps	3,106,188	114,181	3,021,265	114,182	321,836
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	365,256	364,767	364,767	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							25.99			26.59			20.22		
Standby letters of credit	0.07			0.09			0.07			0.14			0.16		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	1			0.81			0.41			0.52			2.43		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	12.42			5.51			11.88			4.28			4.68		
Interest rate contracts	11.38			4.21			10.81			4.28			4.68		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	2.36			3.57			1.77			3.60			3.27		
Purchased options contracts (interest rate)	0.16			0.24			0.17			0.25			0.10		
Interest rate swaps	8.85			0.41			8.87			0.43			1.31		
Foreign exchange contracts	1.04			1.30			1.07			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1.04			1.30			1.07			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							62.12			59.49			47.49		
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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,356,890	1,550,054	4,046,284	1,138,348	1,150,983
Interest rate contracts	3,991,634	1,185,287	3,681,517	1,138,348	1,150,983
Foreign exchange contracts	365,256	364,767	364,767	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	828,060	1,003,520	602,866	956,580	804,947
Exchange-traded	0	0	0	0	0
Over-the-counter	828,060	1,003,520	602,866	956,580	804,947
Purchased options	57,386	67,586	57,386	67,586	24,200
Exchange-traded	0	0	0	0	0
Over-the-counter	57,386	67,586	57,386	67,586	24,200
Swaps	3,471,444	478,948	3,386,032	114,182	321,836
Held for trading	281,157	249,353	255,351	249,353	120,236
Interest rate contracts	281,157	249,353	255,351	249,353	120,236
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,075,733	1,300,701	3,790,933	888,995	1,030,747
Interest rate contracts	3,710,477	935,934	3,426,166	888,995	1,030,747
Foreign exchange contracts	365,256	364,767	364,767	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,503,024	546,534	3,443,418	181,768	343,036
One year or less	239,222	24,200	200,105	24,200	10,659
Over 1 year to 5 years	697,379	118,158	713,973	118,158	322,454
Over 5 years	2,566,423	404,176	2,529,340	39,410	9,923
Gross negative fair value (absolute value)	4,480	7,935	53,863	1,481	274
Gross positive fair value	64,847	1,384	60,185	1,481	1,116
Held for trading	4,480	1,384	1,716	1,481	274
Non-traded	60,367	0	58,469	0	842
Current credit exposure on risk-based capital derivative contracts	64,793	931	16,118	1,037	1,045
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	91.62			76.47			90.99			100			100		
Foreign exchange contracts	8.38			23.53			9.01			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	19.01			64.74			14.90			84.03			69.94		
Exchange-traded	0			0			0			0			0		
Over-the-counter	19.01			64.74			14.90			84.03			69.94		
Purchased options	1.32			4.36			1.42			5.94			2.10		
Exchange-traded	0			0			0			0			0		
Over-the-counter	1.32			4.36			1.42			5.94			2.10		
Swaps	79.68			30.90			83.68			10.03			27.96		
Held for trading	6.45			16.09			6.31			21.90			10.45		
Interest rate contracts	6.45			16.09			6.31			21.90			10.45		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	93.55			83.91			93.69			78.10			89.55		
Interest rate contracts	85.16			60.38			84.67			78.10			89.55		
Foreign exchange contracts	8.38			23.53			9.01			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	80.40			35.26			85.10			15.97			29.80		
One year or less	5.49			1.56			4.95			2.13			0.93		
Over 1 year to 5 years	16.01			7.62			17.65			10.38			28.02		
Over 5 years	58.90			26.07			62.51			3.46			0.86		
Gross negative fair value (absolute value)	0.10			0.51			1.33			0.13			0.02		
Gross positive fair value	1.49			0.09			1.49			0.13			0.10		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0.01			0			0		
Gross positive fair value (X)	0.02			0			0.02			0			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.02			0			0.02			0			0		
Current credit exposure (X)	0.02			0			0			0			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.32			0.01			0.08			0.01			0.01		

BHC Name

City/State

3063622
RSSD Number8
FR Dist.9
Peer #**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	99,344	112,029	112,029	95,579	85,833
Gross losses	0	934	5,233	189	381
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	1	112	150
Net losses	0	934	5,232	77	231
Provision for loan and lease losses	4,854	-5,252	-7,453	33,925	9,977
Adjustments	0	1,825	0	-17,398	0
Ending balance	104,198	107,668	99,344	112,029	95,579
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.06			-0.08			-0.03			0.13			0.04		
Provision for loan and lease losses / Average loans and leases	0.11			-0.16			-0.05			0.29			0.10		
Provision for loan and lease losses / Net loan and lease losses				-562.31			-142.45			44,058.44			4,319.05		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.55			0.80			0.56			0.93			0.86		
Allowance for loan and lease losses / Total loans and leases	0.54			0.78			0.55			0.89			0.83		
Allowance for loan and lease losses / Net loans and leases losses (X)				28.82			18.99			1,454.92			413.76		
Allowance for loan and lease losses / Nonaccrual assets	613.94			789.70			572.65			811.69			649.36		
ALLL / 90+ days past due + nonaccrual loans and leases	613.54			789.70			572.65			811.69			649.36		
Gross loan and lease losses / Average loans and leases	0			0.03			0.04			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0.03			0.04			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0			0			0.53			29.40			120.97		
Earnings coverage of net loan and lease losses (X)				238.37			202.53			8,897.21			2,636.86		

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			-0.11			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			-0.01		
Construction and land development	0			0			0			0			-0.02		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			-0.02		
Multifamily				0						0			0		
Nonfarm nonresidential	0			0			0.01			0			0		
Owner-occupied	0			0			0.01			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland													0		
Commercial and industrial loans	0			0.07			0.07			0			0		
Loans to individuals										0			0.01		
Credit card loans	0			0			0			5.26			14.43		
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	549	4,191	6,237	4,899	11,098
90+ days past due loans and leases	11	0	0	0	0
Nonaccrual loans and leases	16,972	13,634	17,348	13,802	14,719
Total past due and nonaccrual loans and leases	17,532	17,825	23,585	18,701	25,817
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	163
Total restructured loans and leases	0	0	0	0	163
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	122	122	122	122	122
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0			0.03			0.03			0.04			0.10		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.09			0.10			0.10			0.11			0.13		
90+ days past due and nonaccrual loans and leases	0.09			0.10			0.10			0.11			0.13		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0			0.03			0.03			0.04			0.10		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.09			0.10			0.10			0.11			0.13		
30+ days past due and nonaccrual assets	0.09			0.13			0.13			0.15			0.23		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.05			0.05			0.05			0.05			0.06		
90+ days past due and nonaccrual assets + other real estate owned	0.05			0.05			0.05			0.05			0.06		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.05			0.05			0.05			0.05			0.06		
Allowance for loan and lease losses	16.41			12.78			17.59			12.43			15.53		
Equity capital + allowance for loan and lease losses	0.33			0.31			0.34			0.32			0.40		
Tier 1 capital + allowance for loan and lease losses	0.45			0.44			0.47			0.46			0.62		
Loans and leases + other real estate owned	0.09			0.10			0.10			0.11			0.13		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01			0.08			0.10			0.09			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			0.04			0.02			0.03			0.04		
Commercial and industrial	30–89 days past due	0			0			0			0			0.01		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.19			0.21			0.20			0.26			0.34		
Individuals	30–89 days past due	0			0			0			0			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0.01		
Depository institution loans	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Agricultural	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.01			0.09			0.11			0.11			0.30		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			0.05			0.03			0.03			0.05		
Revolving	30–89 days past due	0.03			0.32			0.03			0.02			0.15		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0.33		
Closed-end	30–89 days past due	0.01			0.09			0.11			0.11			0.31		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			0.05			0.03			0.03			0.04		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0.03			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.01			0			0.02			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due				0						0			0		
	90+ days past due				0						0			0		
	Nonaccrual				0						0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0.07			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.04			0			0.04			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0.07			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.04			0			0.04			0		
Farmland	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Credit card	30–89 days past due	3.79			5.86			8.38			8.59			2.58		
	90+ days past due	1.89			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,597,724	1,573,866	1,588,033	1,597,992	1,600,792
Retained earnings	2,843,074	2,217,388	2,769,008	2,094,369	1,715,704
Accumulated other comprehensive income (AOCI)	-62,604	7,305	4,718	27,639	-11,705
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,378,194	3,798,559	4,361,759	3,720,000	3,304,791
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,411,020	1,292,599	1,418,087	1,301,065	1,343,664
Accumulated other comprehensive income-related adjustments	-62,604	7,305	4,718	27,639	-11,705
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,029,778	2,498,655	2,938,954	2,391,296	1,972,832
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,029,778	2,498,655	2,938,954	2,391,296	1,972,832
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	685,000	535,000	685,000	535,000	310,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	4,253
Additional tier 1 capital before deductions	685,000	535,000	685,000	535,000	314,253
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	685,000	535,000	685,000	535,000	314,253
Tier 1 Capital	3,714,778	3,033,655	3,623,954	2,926,296	2,287,085
Tier 2 Capital					
Tier 2 capital instruments and related surplus	58,143	58,143	58,143	58,143	58,143
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	1,001
Allowance for loan and lease losses in tier 2 capital	117,952	92,981	106,763	95,795	95,579
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	176,095	151,124	164,906	153,938	154,723
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	176,095	151,124	164,906	153,938	154,723
Exited advanced approach tier 2 capital					
Total capital	3,890,873	3,184,779	3,788,860	3,080,234	2,441,808
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,344,579	27,711,681	32,347,619	25,906,441	24,272,834
Less: Deductions from common equity tier 1 capital	1,411,020	1,292,599	1,418,087	1,301,065	1,343,664
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	32,933,559	26,419,082	30,929,532	24,605,376	22,929,170
Total risk-weighted assets	19,958,908	15,655,984	19,366,319	14,489,828	12,981,380
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.18			15.96			15.18			16.50			15.20		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	18.61			19.38			18.71			20.20			17.62		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	19.49			20.34			19.56			21.26			18.81		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.28			11.48			11.72			11.89			9.97		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	21,254	22,603	90,433	76,239	76,792	-5.97	34.89
Other insurance activities income	21,254	22,603	90,433	76,239	76,792	-5.97	34.89
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	1.90			1.99			1.91			2.03			2.30		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	2,213,971			1,691,350			2,274,533			1,689,242			1,563,359		
Net assets of broker-dealer subsidiaries / Consolidated assets	6.31			6.01			6.68			6.35			6.35		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	626,245	224,870	534,865	202,144	95,722
Real estate loans	0	0	0	0	0
Commercial and industrial loans	626,245	224,870	534,865	202,144	95,722
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	626,245	224,870	534,865	202,144	95,722
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	178.49			103.24			164.60			111.18			-49.65		
Total selected assets	178.49			103.24			164.60			111.18			-49.65		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		0
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.13	24.92	10.74	30.21	28.54

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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3063622

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	0		-100.00	
Dividends	0	0	0	0	0		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	228,394	159,608	740,220	533,883	364,327	43.10	310.80	
Dividends	190,234	120,458	588,096	379,254	252,440	57.93	503.84	
Interest	258	838	2,121	6,254	5,836	-69.21	-67.71	
Management and service fees	31,597	29,091	121,125	107,345	97,972	8.61	67.89	
Other income	6,305	9,221	28,878	41,030	8,079	-31.62	40.89	
Income from subsidiary holding companies	0		140,000	144,000	375,000			
Dividends	0		140,000	144,000	375,000			
Interest	0							
Management and service fees	0							
Other income	0							
Total income from subsidiaries	228,394	159,608	880,220	677,883	739,327	43.10	97.58	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	228,394	159,608	880,220	677,883	739,327	43.10	97.58	
Operating Expenses								
Personnel expenses	40,804	50,217	166,434	138,389	110,321	-18.74	14.83	
Interest expense	6,099	7,167	27,297	36,234	27,295	-14.90	-4.78	
Other expenses	32,096	31,989	146,523	117,748	100,948	0.33	38.09	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	78,999	89,373	340,254	292,371	238,564	-11.61	21.20	
Income (loss) before taxes	149,395	70,235	539,966	385,512	500,763	112.71	196.33	
Applicable income taxes (credit)	-4,672	-9,931	-25,637	-18,739	-19,211			
Extraordinary items								
Income before undistributed income of subsidiaries	154,067	80,166	565,603	404,251	519,974	92.18	138.05	
Equity in undistributed income of subsidiaries	19,482	92,849	259,255	99,221	-71,578	-79.02	2362.96	
Bank subsidiaries	0	0	0	0	1,843			
Nonbank subsidiaries	-60,288	16,674	88,538	-12,162	14,877			
Subsidiary holding companies	79,770	76,175	170,717	111,383	-88,298	4.72		
Net income (loss)	173,549	173,015	824,858	503,472	448,396	0.31	164.91	
Memoranda								
Bank net income	0	0	0	0	1,843		-100.00	
Nonbank net income	129,946	137,132	676,634	367,092	267,317	-5.24	166.12	
Subsidiary holding companys' net income	79,770	76,175	310,717	255,383	286,702	4.72		

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	332	0.01	225	0	483	0.01	424	49,449	47.56	-99.97
Common and preferred stock	0	0	0	0	0	0	0	49,335		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	332	0.01	225	0	483	0.01	424	114	47.56	-92.65
Investment in nonbank subsidiaries	3,407,281	53.45	3,122,400	54.91	3,428,468	53.36	3,001,711	2,899,208	9.12	45.89
Common and preferred stock	2,696,169	42.30	2,395,619	42.13	2,753,762	42.86	2,299,905	2,203,790	12.55	45.60
Excess cost over fair value	574,525	9.01	436,464	7.68	577,899	8.99	439,174	452,292	31.63	76.42
Loans, advances, notes, and bonds	0	0	35,000	0.62	0	0	35,000	35,000	-100.00	-100.00
Other receivables	136,587	2.14	255,317	4.49	96,807	1.51	227,632	208,126	-46.50	10.95
Investment in subsidiary holding companies	1,782,180	27.96	1,484,414	26.10	1,720,051	26.77	1,404,204	1,168,293	20.06	
Common and preferred stock	1,782,180	27.96	1,473,778	25.92	1,720,051	26.77	1,398,687	1,163,469	20.93	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0	10,636	0.19		0	5,517	4,824		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	608,794	9.55	523,008	9.20	592,695	9.22	513,443	424,953	16.40	179.82
Securities	2,291	0.04	2,491	0.04	2,340	0.04	2,544	2,859	-8.03	-42.07
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,211	0.02	0	0	749	0.01	0	0		
Cash and due from unrelated depository institution	298,414	4.68	325,478	5.72	377,902	5.88	504,196	128,375	-8.32	247.37
Premises, furnishings, fixtures and equipment	175,697	2.76	159,906	2.81	174,931	2.72	148,270	138,915	9.88	81.70
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	98,170	1.54	68,722	1.21	127,277	1.98	59,736	64,634	42.85	25.47
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,374,370	100.00	5,686,644	100.00	6,424,896	100.00	5,634,528	4,876,686	12.09	68.75
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	300,000		
Borrowings with maturity over 1 year	1,113,747	17.47	1,112,672	19.57	1,113,478	17.33	1,112,409	717,010	0.10	40.06
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	144,190	2.26	193,011	3.39	213,646	3.33	221,264	182,796	-25.29	19.87
Balance due to subsidiaries and related institutions	62,089	0.97	62,089	1.09	62,813	0.98	62,089	62,089	0.00	-26.13
Total liabilities	1,320,026	20.71	1,367,772	24.05	1,389,937	21.63	1,395,762	1,261,895	-3.49	32.06
Equity Capital	5,054,344	79.29	4,318,872	75.95	5,034,959	78.37	4,238,766	3,614,791	17.03	81.95
Perpetual preferred stock (income surplus)	685,000	10.75	535,000	9.41	685,000	10.66	535,000	310,000	28.04	356.67
Common stock	16,749	0.26	16,749	0.29	16,749	0.26	16,753	11,166	0.00	60.22
Common surplus	1,852,276	29.06	1,814,616	31.91	1,922,382	29.92	1,888,978	1,909,286	2.08	4.79
Retained earnings	2,834,224	44.46	2,202,701	38.73	2,757,208	42.91	2,078,135	1,715,704	28.67	201.55
Accumulated other comprehensive income	-62,604	-0.98	7,305	0.13	4,718	0.07	27,639	-11,705		
Other equity capital components	-271,301	-4.26	-257,499	-4.53	-351,098	-5.46	-307,739	-319,660		
Total liabilities and equity capital	6,374,370	100.00	5,686,644	100.00	6,424,896	100.00	5,634,528	4,876,686	12.09	68.75
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,000	0.94	60,000	1.06	60,000	0.93	60,000	60,000	0.00	-11.11
Notes payable to subsidiaries that issued TPS	60,000	0.94	60,000	1.06	60,000	0.93	60,000	60,000	0.00	-11.11
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	13.80			16.44			18.75			13.87			13.78		
Bank net income / Average equity investment in banks										0			5.22		
Nonbank net income / Average equity investment in nonbanks	15.75			19.69			22.66			13.91			10.77		
Subsidiary HCs net income / Average equity investment in sub HCs	18.22			21.22			20.01			19.51			23.89		
Bank net income / Parent net income	0			0			0			0			0.41		
Nonbank net income / Parent net income	74.88			79.26			82.03			72.91			59.62		
Subsidiary holding companies' net income / Parent net income	45.96			44.03			37.67			50.72			63.94		
Leverage															
Total liabilities / Equity capital	26.12			31.67			27.61			32.93			34.91		
Total debt / Equity capital	22.04			25.76			22.11			26.24			28.13		
Total debt + notes payable to subs that issued TPS / Equity capital	23.22			27.15			23.31			27.66			29.79		
Total debt + Loans guaranteed for affiliate / Equity capital	22.04			25.76			22.11			26.24			28.13		
Total debt / Equity capital – excess over fair value	24.86			28.66			24.98			29.28			32.16		
Long-term debt / Equity capital	22.04			25.76			22.11			26.24			19.84		
Short-term debt / Equity capital	0			0			0			0			8.30		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	11.37			10.11			11.48			10.36			12.51		
Long-term debt / Consolidated long-term debt	94.89			94.88			94.89			94.88			92.28		
Double Leverage															
Equity investment in subs / Equity capital	99.97			99.70			100.33			97.62			107.03		
Total investment in subs / Equity capital	102.68			106.67			102.27			103.95			113.89		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0			-0.02			0.02			-0.20			0.57		
Equity investment in subs – equity cap / Net income-div (X)							0.02						0.67		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	195.69			155.57			212.48			195.22			258.66		
Cash from ops + noncash items + op expense / Op expense + dividend	182.12			114.46			239.69			113.77			202.07		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	46.62			-47.86			82.99			213.18			90.10		
Pretax operating income + interest expense / Interest expense	2,549.50			1,079.98			2,078.11			1,163.95			1,934.63		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,431.02			1,040.10			1,995.02			1,118.93			1,769.32		
Dividends + interest from subsidiaries / Interest expense + dividends	362.49			357.53			531.76			439.56			664.11		
Fees + other income from subsidiaries / Salary + other expenses	51.99			46.60			47.93			57.93			50.20		
Net income / Current part of long-term debt + preferred dividends (X)	18.62			20.87			23.18			18.47			25.89		
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.70			5.72			5.89			8.95			-3.52		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Total	0			0			0			0			0		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	25.98			27.35			26.58			28.35			31.29		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.33			1.80			1.44			1.74			2		

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	30.15			33.38			19.45			20.84			13.09		
Dividends declared / Net income	26.77			15.47			13.34			16.73			15.18		
Net income – dividends / Average equity	10.10			13.90			16.25			11.55			11.69		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	409.53			450.16			534.52			450.27			370.90		
Dividends from subsidiary holding companies.....	0			0			127.24			170.96			550.97		
Dividends from all subsidiaries	409.53			450.16			661.76			621.24			921.87		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries													0		
Interest income from bank subsidiaries.....													0		
Management and service fees from bank subsidiaries													0		
Other income from bank subsidiaries.....													0		
Operating income from bank subsidiaries													0		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	146.39			87.84			86.91			103.31			94.43		
Interest income from nonbank subsidiaries.....	0.20			0.61			0.31			1.70			2.18		
Management and service fees from nonbank subsidiaries	24.32			21.21			17.90			29.24			36.65		
Other income from nonbank subsidiaries.....	4.85			6.72			4.27			11.18			3.02		
Operating income from nonbank subsidiaries	175.76			116.39			109.40			145.44			136.29		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			45.06			56.39			130.80		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			45.06			56.39			130.80		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	83.29			75.47			66.81			55.95			34.14		
Interest income from nonbank subsidiaries.....	0.11			0.53			0.24			0.92			0.79		
Management and service fees from nonbank subsidiaries	13.83			18.23			13.76			15.84			13.25		
Other income from nonbank subsidiaries.....	2.76			5.78			3.28			6.05			1.09		
Operating income from nonbank subsidiaries	100			100			84.09			78.76			49.28		
Dividends from subsidiary holding companies.....	0			0			15.91			21.24			50.72		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			15.91			21.24			50.72		
Loans and advances from subsidiaries / Short term debt.....													20		
Loans and advances from subsidiaries / Total debt	5.39			5.39			5.39			5.39			5.90		